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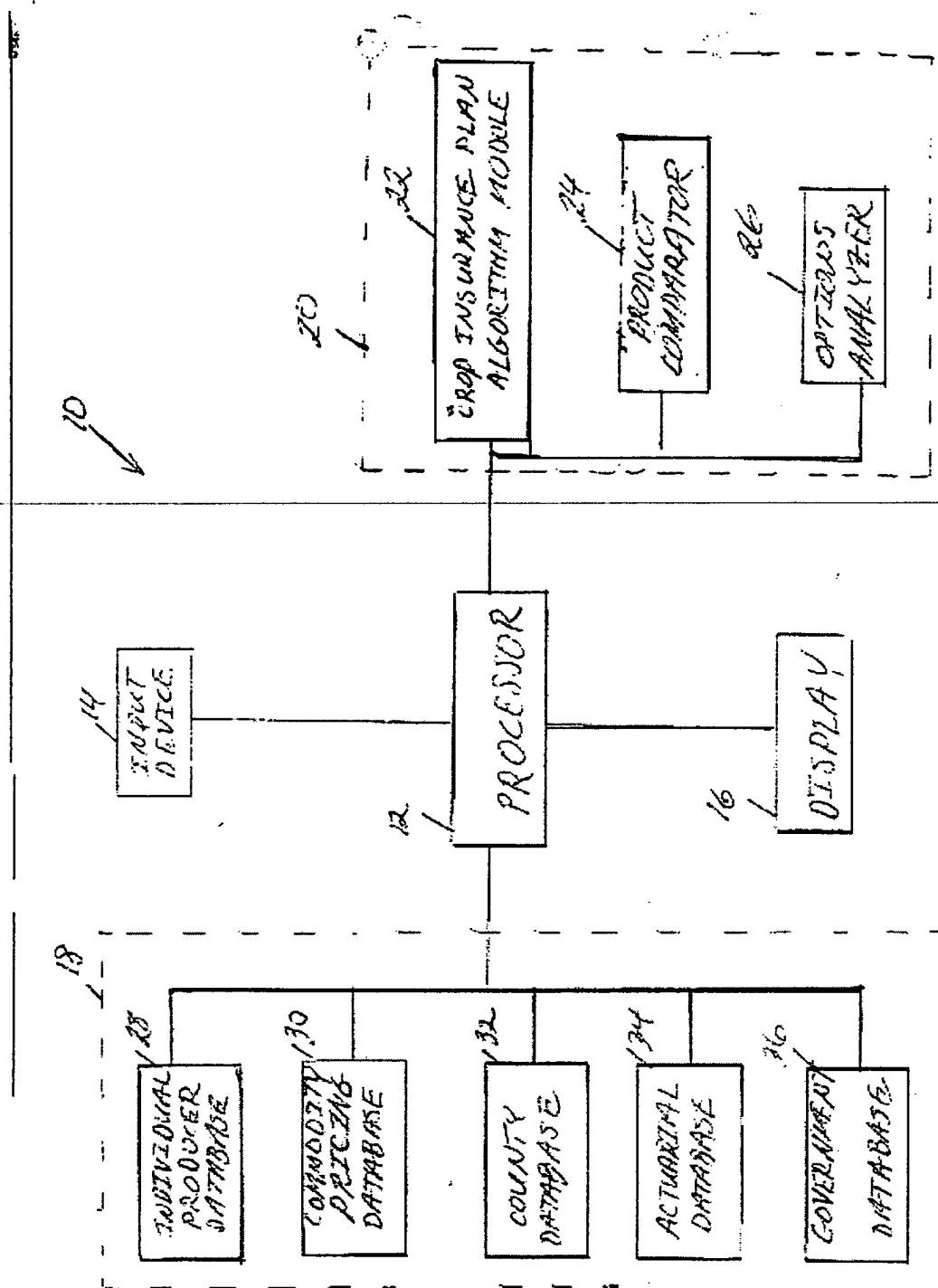
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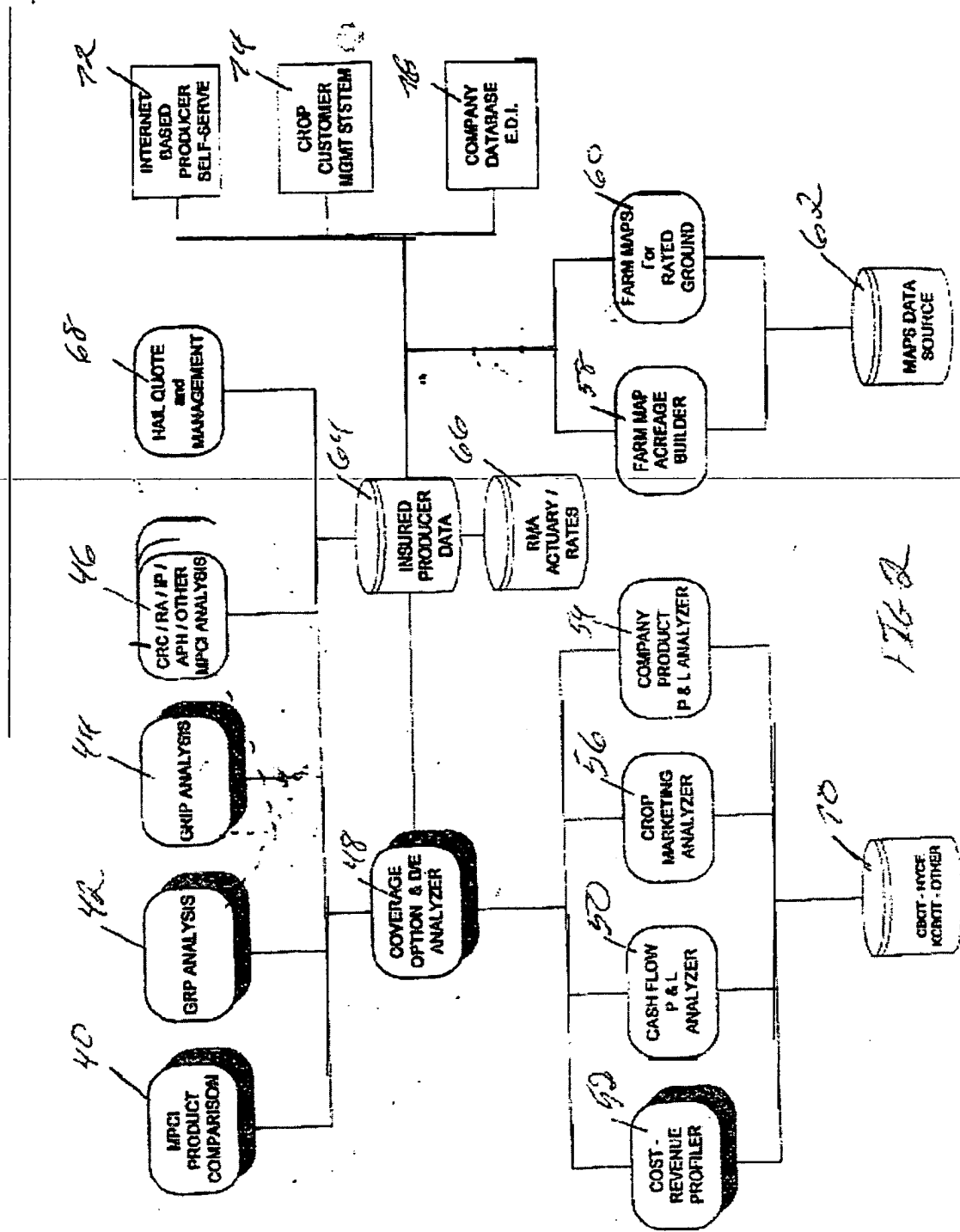
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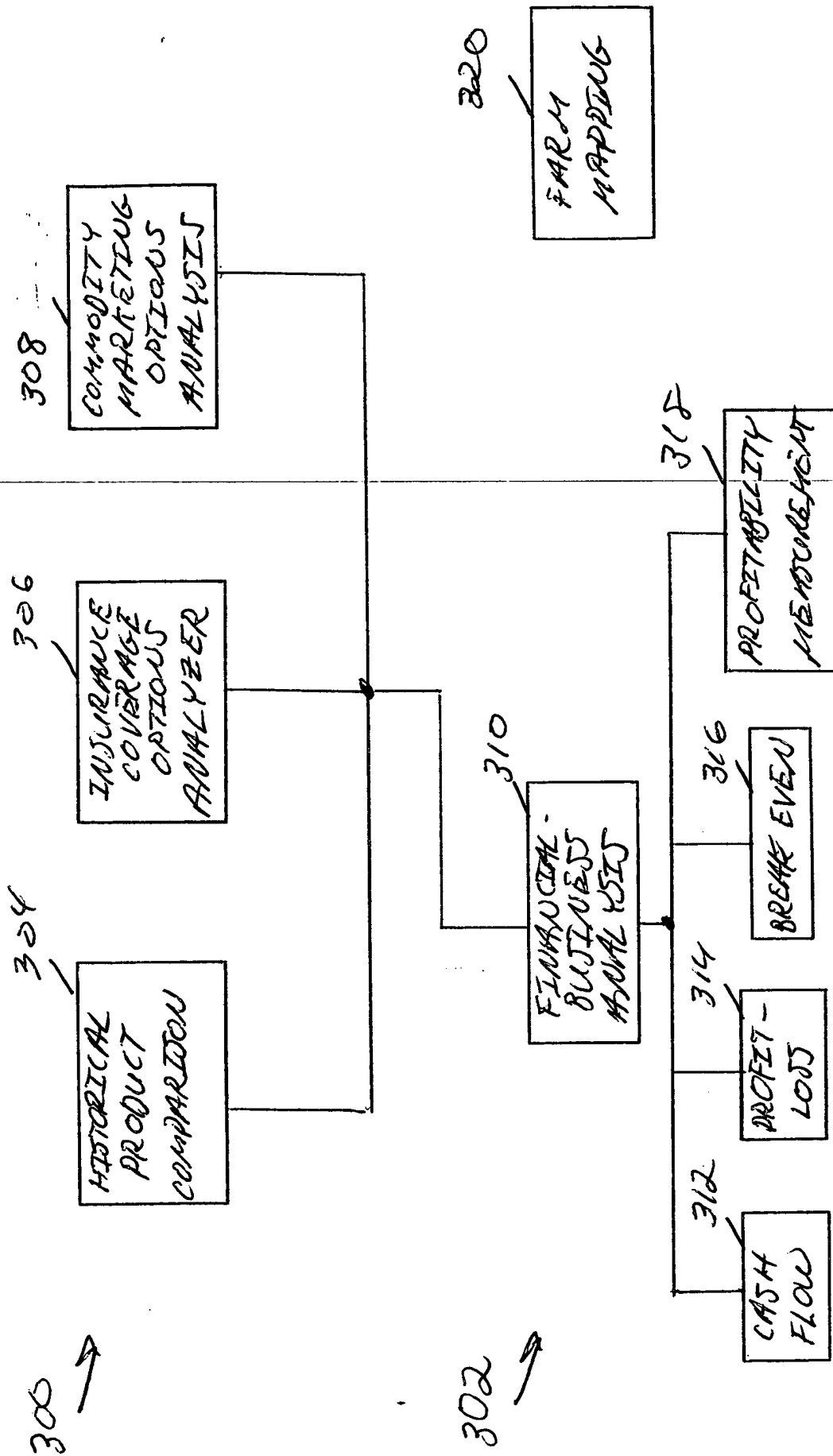


FIG 3

File Tools Screen Analyzer Price Maintenance Disclaimer Help

State Indiana County Allen Producer Home Farm Location Home Farm 83
81 82 84
100 % Adj. of Crop Corn 100 C/Avg. Wheat (100 acres)
ReLoad Analyze Save/View Print C-B/W C Color Exit

Corn (100 acres)				Soybeans (100 acres)				Wheat (100 acres)																
Pricing History (per Bushel)				Acres History				LOSS PAYMENTS @ 100% DOLLAR COVERAGE																
CRC Plant	CRC Hav	CRC % Chg	FCIC Price	Actual Yield	Average Yield	Year	CRC			APH			RA			IP			GRIP			GRP		
							85%	80%	75%	85%	80%	75%	85%	80%	75%	75%	70%	65%	90%	85%	80%	90%	85%	
259	268	3	200	111	98.3	1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80%	
312	381	22	225	108.5	100	1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80%	
376	277	-26	270	101.5	101.8	1981	44	25	6	0	0	0	44	25	6	6	0	0	86	58	27	0	80%	
300	233	-22	300	119.4	103.6	1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80%	
288	349	21	270	75.1	105.4	1983	51	32	14	39	25	11	51	32	14	0	0	0	22	0	0	107	80%	
286	273	-5	290	112	107.2	1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80%	
266	238	-11	285	121.7	108.9	1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80%	
210	170	-19	235	126.1	110.7	1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80%	
169	183	8	200	120.2	112.5	1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80%	
217	269	24	200	94.5	114.3	1988	7	0	0	0	5	0	0	7	0	0	0	0	0	0	0	0	80%	
271	238	-12	260	109.5	116.1	1989	7	0	0	0	0	0	0	7	0	0	0	0	0	39	14	0	80%	
247	226	-9	230	123.1	117.8	1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80%	
260	243	-6	230	100.9	119.6	1991	18	3	0	0	2	0	0	18	3	0	0	0	0	67	43	16	80%	
270	212	-21	230	141.6	121.4	1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80%	
240	274	14	230	113	123.2	1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80%	
268	216	-19	240	135.4	125	1994	0	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	80%	
257	328	28	225	124.1	126.7	1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80%	
308	268	-13	265	115	128.6	1996	28	9	0	0	0	0	28	9	0	0	0	0	94	64	30	3	80%	
273	276	1	245	138.8	128.6	1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80%	
284	219	-23	260	136.7	129.4	1998	13	0	0	0	0	0	13	0	0	0	0	0	79	50	17	0	80%	
240	196	-18	210	121.1	131	1999	30	14	0	0	0	0	30	14	0	0	0	0	76	53	27	0	80%	
251	211	-16	190	131.5	132.6	2000	5	0	0	0	0	0	5	0	0	0	0	0	43	16	0	0	80%	
246	205	-17	210	146.8	137.4	2001	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	80%	
232	252	9	200	137.4	137.4	2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80%	
235	235	0	220	141	141	2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80%	

EST. 25 YR LOSS PAYMENTS ==>
2003 PER ACRE NET PREMIUM ==>
EST. 25 YR PREMIUM COST ==>
EST. 25 YR NET DIFFERENCE ==>
Number of Years in 25 A Loss Would Have Paid
Estimated Loss Payment Per \$1.00 of Premium Paid

MULTI PERIL CROP INSURANCE ANALYZER - 25 YEAR PERFORMANCE COMPARISON

Producer: Producer
Location: Home Farm
State: Indiana
County: Allen

Crop: Corn (100 acres)

Crop Coverage Options Selected
Non-Irrigated, Planted Acres, Optional Units
, Harvest Price Option



RICK GOSHERT

574-267-0132

Rick@goshertins.com

Goshert Insurance LLC.

888-648-0132

www.Goshertins.com

LOSS PAYMENTS @ 100% DOLLAR COVERAGE																					
CRC Plant	CRC Harv	CRC % Chg	FCIC Price	RA Plant	RA Harv	Actual Yield	Average Yield	Year	CRC				APH				RA				
									85%	80%	75%	75%	85%	80%	75%	75%	85%	80%	75%		
2.59	2.68	3	2.00	2.59	2.68	111	98.3	1979	0	0	0	0	0	0	0	0	0	0	0	0	
3.12	3.81	22	2.25	3.12	3.81	108.5	100	1980	0	0	0	0	0	0	0	0	0	0	0	0	
3.76	2.77	-26	2.70	3.76	2.77	101.5	101.8	1981	44	25	6	0	0	0	44	25	6	0	0	0	
3.00	2.33	-22	3.00	3.00	2.33	119.4	103.6	1982	0	0	0	0	0	0	0	0	0	0	0	0	
2.88	3.49	21	2.70	2.88	3.49	75.1	105.4	1983	51	32	14	39	25	11	51	32	14	39	25	11	
2.86	2.73	-5	2.90	2.86	2.73	112	107.2	1984	0	0	0	0	0	0	0	0	0	0	0	0	
2.66	2.38	-11	2.85	2.66	2.38	121.7	108.9	1985	0	0	0	0	0	0	0	0	0	0	0	0	
2.10	1.70	-19	2.35	2.10	1.70	126.1	110.7	1986	0	0	0	0	0	0	0	0	0	0	0	0	
1.69	1.83	8	2.00	1.69	1.83	120.2	112.5	1987	0	0	0	0	0	0	0	0	0	0	0	0	
2.17	2.69	24	2.00	2.17	2.69	94.5	114.3	1988	7	0	0	5	0	0	7	0	0	5	0	0	
2.71	2.38	-12	2.60	2.71	2.38	109.5	116.1	1989	7	0	0	0	0	0	7	0	0	0	0	0	
2.47	2.26	-9	2.30	2.47	2.26	123.1	117.8	1990	0	0	0	0	0	0	0	0	0	0	0	0	
2.59	2.43	-6	2.30	2.59	2.43	100.9	119.6	1991	18	3	0	2	0	0	18	3	0	2	0	0	
2.70	2.12	-21	2.30	2.70	2.12	141.6	121.4	1992	0	0	0	0	0	0	0	0	0	0	0	0	
2.40	2.74	14	2.30	2.40	2.74	113	123.2	1993	0	0	0	0	0	0	0	0	0	0	0	0	
2.68	2.16	-19	2.40	2.68	2.16	135.4	125	1994	0	0	0	0	0	0	0	0	0	0	0	0	
2.57	3.28	28	2.25	2.57	3.28	124.1	126.7	1995	0	0	0	0	0	0	0	0	0	0	0	0	
3.08	2.68	-13	2.65	3.08	2.68	115	128.6	1996	28	9	0	0	0	0	28	9	0	0	0	0	
2.73	2.76	1	2.45	2.73	2.76	138.8	128.6	1997	0	0	0	0	0	0	0	0	0	0	0	0	
2.84	2.19	-23	2.60	2.84	2.19	136.7	129.4	1998	13	0	0	0	0	0	13	0	0	0	0	0	
2.40	1.96	-18	2.10	2.40	1.96	121.1	131	1999	30	14	0	0	0	0	30	14	0	0	0	0	
2.51	2.11	-16	1.90	2.51	2.11	131.5	132.6	2000	5	0	0	0	0	0	5	0	0	0	0	0	
2.46	2.05	-17	2.10	2.46	2.05	146.8	137.4	2001	0	0	0	0	0	0	0	0	0	0	0	0	
2.32	2.52	9	2.00	2.32	2.43	137.4	137.4	2002	0	0	0	0	0	0	0	0	0	0	0	0	
2.35	2.35	0	2.20	2.35	2.35	141	141	2003	0	0	0	0	0	0	0	0	0	0	0	0	
EST. 25 YR LOSS PAYMENTS ==>									203	83	20	46	25	11	203	83	20	46	25	11	
2003 PER ACRE NET PREMIUM ==>									24	67	15.54	9.99	14.72	9.23	59	19.57	12.88	8.45	14.72	9.23	59
EST. 25 YR PREMIUM COST ==>									659	415	266	395	247	158	545	358	235	395	247	158	
EST. 25 YR NET DIFFERENCE ==>									-457	-333	-247	-349	-223	-148	-343	-276	-216	-349	-223	-148	
Number of Years in 25 A Loss Would Have Paid									9	5	2	3	1	1	9	5	2	3	1	1	
Estimated Loss Payment Per \$1.00 of Premium Paid									0.30	0.19	0.07	0.11	0.10	0.06	0.37	0.23	0.08	0.11	0.10	0.06	

The 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results.
The crop coverage premiums illustrated are estimates - Final Spring Crop premium determination will be made March 1, 2003 and Fall Crop premium determination will be made September 15, 2003 at the times USDA-RMA sets final crop planting prices and volatility factors.
USE AT YOUR OWN RISK - Although every effort has been made to provide the most accurate information available from RMA, users must be aware that unintentional errors may remain, and errors originating at RMA are beyond our control. This software should not be used in place of official FCIC documents or be used to provide quotes in lieu of official underwriting company coverage quotations.

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Crop Coverage Analyzer
Version 3.0.11
Revised: 01-10-2003

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FLG 574

MULTI PERIL CROP INSURANCE ANALYZER - 25 YEAR PERFORMANCE COMPARISON

Producer: Home Fair
Location: Indiana
State: Allen
County:

Crop: Corn (100 acres)

Crop Coverage Options Selected
Non-Irrigated, Planted Acres, Optional Units
Harvest Price Option



RICK GOSHERT
574-267-0132
Rick@goshertins.com

Goshert Insurance LLC.
888-648-0132
www.Goshertins.com

LOSS PAYMENTS @ 100% DOLLAR COVERAGE																	
GRIP Plant	GRIP Harv	GRP Plant	Actual Yield			Average Yield			Year			GRIP			AY		
			Yield	Yield	Yield	Year	Year	Year	90%	85%	80%	90%	85%	80%	90-85	85-80	85-85
2.60	2.68	2.00	111	98.3	1979	0	0	0	0	0	0	0	0	0	0	0	0
3.07	3.81	2.25	108.5	100	1980	0	0	0	0	0	0	0	0	0	0	0	0
3.63	2.77	2.70	101.5	101.8	1981	86	58	27	0	0	0	0	0	0	0	0	0
2.92	2.33	3.00	119.4	103.6	1982	0	0	0	0	0	0	0	0	0	0	0	0
2.90	3.49	3.25	75.1	105.4	1983	22	0	0	107	83	36	61	83	56			
2.85	2.73	2.63	112	107.2	1984	0	0	0	0	0	0	0	0	0	0	0	0
2.62	2.38	2.23	121.7	108.9	1985	0	0	0	0	0	0	0	0	0	0	0	0
2.08	1.70	1.50	126.1	110.7	1986	0	0	0	0	0	0	0	0	0	0	0	0
1.69	1.83	1.94	120.2	112.5	1987	0	0	0	0	0	0	0	0	0	0	0	0
2.17	2.69	2.54	94.5	114.3	1988	0	0	0	35	12	0	12	12	0	0	0	0
2.72	2.38	2.36	109.5	116.1	1989	39	14	0	0	0	0	0	0	0	0	0	0
2.53	2.26	2.30	123.1	117.8	1990	0	0	0	0	0	0	0	0	0	0	0	0
2.65	2.43	2.30	100.9	119.6	1991	67	43	16	26	3	0	0	0	0	0	0	0
2.72	2.12	2.30	141.6	121.4	1992	0	0	0	0	0	0	0	0	0	0	0	0
2.40	2.74	2.30	113	123.2	1993	0	0	0	0	0	0	0	0	0	0	0	0
2.67	2.16	2.40	135.4	125	1994	13	0	0	0	0	0	0	0	0	0	0	0
2.58	3.28	2.20	124.1	126.7	1995	0	0	0	0	0	0	0	0	0	0	0	0
3.15	2.68	2.45	115	128.6	1996	94	64	30	3	0	0	0	0	0	0	0	0
2.70	2.76	2.45	138.8	128.6	1997	0	0	0	0	0	0	0	0	0	0	0	0
2.98	2.19	2.45	136.7	129.4	1998	79	50	17	0	0	0	0	0	0	0	0	0
2.40	1.96	2.15	121.1	131	1999	76	53	27	0	0	0	0	0	0	0	0	0
2.54	2.11	1.89	131.5	132.6	2000	43	16	0	0	0	0	0	0	0	0	0	0
2.45	2.05	1.79	146.8	137.4	2001	3	0	0	0	0	0	0	0	0	0	0	0
2.30	2.43	2.25	137.4	137.4	2002	0	0	0	0	0	0	0	0	0	0	0	0
2.35	2.35	2.40	141	141	2003	0	0	0	0	0	0	0	0	0	0	0	0

EST. 25 YR LOSS PAYMENTS ==>	522	298	117	171	98	56	73	95	56
EST. 25 YR LOSS PAYMENTS ==>	10.51	6.15	3.65	5.71	3.33	2.08	5.58	6.9	3.81
EST. 25 YR PREMIUM COST ==>	293	171	101	137	80	50	128	160	88
EST. 25 YR NET DIFFERENCE ==>	229	126	15	33	18	6	-56	-65	-33
Number of Years in 25 A Loss Would Have Paid	10	7	5	4	3	1	2	2	1
Estimated Loss Payment Per \$1 00 of Premium Paid	1.78	1.73	1.14	1.24	1.22	1.12	0.56	0.59	0.63

EST. 25 YR LOSS PAYMENTS ==>
2003 PER ACRE NET PREMIUM ==>
EST. 25 YR PREMIUM COST ==>
EST. 25 YR NET DIFFERENCE ==>
Number of Years in 25 A Loss Would Have Paid
Estimated Loss Payment Per 1.00 of Premium Paid

The 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results.

The crop coverage premiums illustrated are estimates. Final Spring Crop premium determination will be made March 1, 2003 and Fall Crop premium determination will be made September 15, 2003 at the times USDA-RMA sets final crop planting prices and volatility factors.

USE AT YOUR OWN RISK. Although every effort has been made to provide the most accurate information available from RMA, users must be aware that unintentional errors may remain, and errors originating at RMA are beyond our control. This software should not be used in place of official FCIC documents or be used to provide quotes in lieu of official underwriting documents. www.coveredge.com/rmstools

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Crop Coverage Analyzer
Version 3.0.11
Revised: 01-10-2003
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Use introduction

Use Setup

Full Name: Rick Gordon

Phone: 800-527-0531

Email Address: Rick@govalley.com

Agency Name: Govalley Insurance, LLC

Agency Phone: 908-643-0132

Agency Web: www.govalley.com

Cancel Apply Save

FIG 6

Case History

Producer	Location	Date	County	Crop	Acres	Year	Yield	Average
PRODUCER	HOME FARM	10/10/00	Allen	Corn	1000	1977	90.2	94.7
PRODUCER	HOME FARM	10/10/00	Allen	Soybeans	100	1978	23.5	24.5
SMILEY	SMILEY FARMS	10/10/00	DeWitt	Corn	111	1979	81.1	98.2
SMILEY	SMILEY SHOS	10/10/00	DeWitt	Corn	200	1980	100.2	100
SMILEY	O & M Farms	10/10/00	DeWitt	Corn	101	1981	101.2	101.0
SMILEY	RAY JOHNSON-CA	10/10/00	DeWitt	Wheat	75	1982	118.4	120.2
SMILEY	SMILEY FARMS	10/10/00	DeWitt	Soybeans	28	1983	75.1	100.4
SMILEY	SMILEY FARMS	10/10/00	DeWitt	Soybeans	320	1984	91.2	107.2
SMILEY	RAY JOHNSON-CA	10/10/00	DeWitt	Soybeans	70	1985	121.7	108.9
SMILEY	O & M Farms	10/10/00	DeWitt	Soybeans	170	1986	120.1	110.3
Dave Gibson	Home Farm	10/10/00	St. Joseph	Corn	0	1987	120.2	112.5
Robert Lee	Home Farm	10/10/00	Wells	Corn	0	1988	94.2	114.3
Robert Lee	Home Farm	10/10/00	Wells	Soybeans	0	1989	100.5	110.1
Earl Mize	Home Farm	10/10/00	DeWitt	Soybeans	0	1990	92.1	117.8
Earl Mize	Home Farm	10/10/00	DeWitt	Corn	0	1991	100.2	119.8
John Phillips	Home Farm	10/10/00	DeWitt	Corn	0	1992	94.2	121.4
Producer	Home Farm	10/10/00	DeWitt	Corn	100	1993	91.2	122.2
						1994	104.1	123
						1995	110.2	123.3
						1996	108.2	122.2
						1997	127	120.1
						1998	121.1	120.2
						2000	121.5	120.2
						2001	127.4	127.4
						2002	127.4	127.4

RS [] [] [] [] VIEW DELETE EXIT

FIG 7

Product Options screen:

The Product Options screen allows the agent to view only the products and prices to be compared.

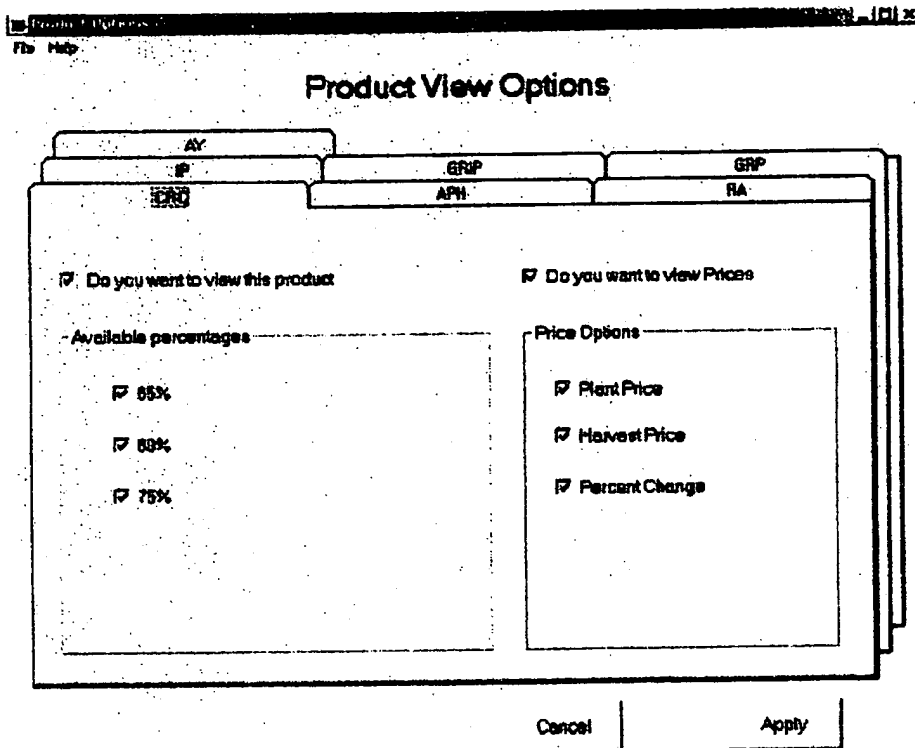


FIG 8

The tabs are used to choose a product.

Within each product you have the option to view specific information for that product.

1. Do you want to view this product: if checked this product will be viewed.
2. Do you want to view prices: if checked the prices for the product can be viewed.
3. Within the Available percentages box you have the option of which percentages to view. Check all percentages to view.
4. Within the Price Options box you have the option of which prices to view. Check all prices to view.

There are two ways, with different results, to access this screen.

1. Default Settings - While in Product Comparison screen click Tools menu then Product Options. Changes made with this method are reflected when viewing thru the Temporary method and are saved when exiting system.

Next Year Price Setup

File Help

Corn		Soybeans	Wheat
FCIC Set Prices APH Price: 2.20 GRP Price: 2.40		County Yields Expected: 141.00 T-Yield: 125	
RA Prices RA Plant: 2.35 RA Harvest: 2.35		Volatility Revenue Volatility: 20	
GRIP Prices GRIP Plant: 2.35 GRIP Harvest: 2.35			
CRC Prices CRC Plant CBOT: 2.35 CRC Harvest CBOT: 2.35		CRC Price Factors CRC Low CBOT: .3860 CRC High CBOT: .3860	
IP Prices Plant: 2.35 Harvest: 2.35			

Cancel

Apply

FIG 9

Mult Peril Crop Insurance - A 25 Year Performance Comparison

INFORMATIONAL DISCLAIMER

Although GRP and GRIP Federal Multi-Peril Insurance, and the private County Yield endorsement policy are power plans of Crop Insurance, the 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results.

APH, CRC, and RA rates are based on the new CONTINUOUS RATING calculation. The crop coverage premiums illustrated are estimates. - Final Spring Crop premium determination will be made March 1, 2002 and Fall Crop premium determination will be made September 15, 2002 at the time USDA-RMA sets final crop planting prices and volatility factors.

2002 - MULTI-PERIL COVERAGE PRICE BASIS:

2002 - GRP CORN - 2.25
2002 - GRP SOYBEANS - 4.50
2002 - GRP WHEAT - 3.25
2002 - GRP SORGHUM - 2.10

2002 - GRIP CORN PLANT - 2.30
2002 - GRIP CORN VOLATILITY - 0.10
2002 - GRIP SOYBEANS PLANT - 4.50
2002 - GRIP SOYBEANS VOLATILITY - 0.10

2002 - APH CORN ESTABLISHED PRICE - 2.00
2002 - APH SOYBEANS ESTABLISHED PRICE - 4.50
2002 - APH WHEAT ESTABLISHED PRICE - 3.25
2002 - APH SORGHUM ESTABLISHED PRICE - 1.80

2002 - CRC/RA CORN PLANT PRICE - 2.32
2002 - CRC/RA SOYBEANS PLANT PRICE - 4.50
2002 - CRC/RA WHEAT PLANT PRICE - CBOT 3.04 KCBOT 3.34
2002 - CRC/RA SORGHUM PLANT PRICE - CBOT 2.20

2002 - RMA PREMIUM DISCOUNTS:

50% Level - APH, RA, CRC	50%	GRP, GRIP	N/A
75% Level - APH, RA, CRC	50%	GRP, GRIP	50%
75% Level - APH, RA, CRC	50%	GRP, GRIP	50%
75% Level - APH, RA, CRC	50%	GRP, GRIP	50%
75% Level - APH, RA, CRC	50%	GRP, GRIP	50%
75% Level - APH, RA, CRC	50%	GRP, GRIP	50%

2002 - DATA CURRENT AS OF MARCH 1, 2002

FIG 10

Option Analyzer

Producer	Home Farm	100 Acres
Indiana	Allen	Com

Options
Non-Irrigated, Planted Acres, Optional Units
Harvest Price Option

FCIC Set Values
Volatility 0.20
T-Yield 125

Your Risk Plans

Average		Actual	
141.0		141.0	
CRC	APH	RA	IP
2.35	2.20	2.35	2.35
2.35		2.35	2.35
85%	85%	85%	75%
100%	100%	100%	100%
\$281.65	119.65	\$281.65	\$248.51
\$281.65	\$263.67	\$281.65	\$248.51
\$0.00	\$0.00	\$0.00	\$0.00
\$24.67	\$14.72	\$19.57	\$4.25
(\$24.67)	(\$14.72)	(\$19.57)	(\$4.25)
(\$2,467.00)	(\$1,472.00)	(\$1,957.00)	(\$425.00)

County Risk Plans

Expected		Actual	
141.0		141.0	
GRIP	GRIP	AY	
2.35	2.40	2.40	
2.35			
90%	90%	90%	
100%	100%	100%	
\$298.22	\$26.90	\$126.90	
\$497.02	\$507.60	\$507.60	
\$0.00	\$0.00	\$0.00	
\$10.51	\$5.71	\$5.53	
(\$10.51)	(\$5.71)	(\$5.53)	
(\$1,051.00)	(\$571.00)	(\$553.00)	

Plant \$
Harvest \$
Covg LVL
\$ Level
Trigger
\$ Covg
Loss Pymt
Prem / Acre
Net / Acre
Net Total

Producer Expense 174

GRP Analysis 180

VIEW
DETAIL

BREAK
EVEN

RISK
PROFILE

SPREAD
ESTIMATE

PRINT

EXIT

Color

FIG

11

173

170

172

176

178

171

MULTIPERIL CROP INSURANCE ANALYZER

Producer: Producer
 Location: Home Farm
 State: Indiana
 County: Allen

Crop: Corn (100 acres)

Crop Coverage Options Selected
 Non-Irrigated, Planted Acres, Optional Units
 , Harvest Price Option



RICK GOSHERT
 574-267-0132
 Rick@goshertins.com

Goshert Insurance LLC.
 888-648-0132
 www.Goshertins.com

FCIC Set Values

Volatility: 0.20
 T-Yield: 125

Your Risk Plans

Average
 Yield
 141.0
 Actual
 Yield
 141.0

CRC	APH	RA	IP
2.35	2.20	2.35	2.35
2.35	2.35	2.35	2.35
85%	85%	85%	75%
100%	100%	100%	100%
\$281.65	119.85	\$281.65	\$248.51
\$281.65	\$263.67	\$281.65	\$248.51
\$0.00	\$0.00	\$0.00	\$0.00
\$24.67	\$14.72	\$19.57	\$4.25
(\$24.67)	(\$14.72)	(\$19.57)	(\$4.25)
(\$2,467.00)	(\$1,472.00)	(\$1,957.00)	(\$425.00)

Plant \$

Harvest \$

Coverage Level

\$ Level

Trigger

\$ Coverage

Loss Payment

Premium / Acre

Net / Acre

Net / Total

County Risk Plans

Expected
 Yield
 141.0
 Actual
 Yield
 141.0

GRIP	GRP	AY
2.35	2.40	2.40
2.35		
90%	90%	90%
100%	100%	100%
\$298.22	126.90	\$126.90
\$497.02	\$507.60	\$507.60
\$0.00	\$0.00	\$0.00
\$10.51	\$5.71	\$5.53
(\$10.51)	(\$5.71)	(\$5.53)
(\$1,051.00)	(\$571.00)	(\$553.00)

WORKSHEET IS INTENDED FOR ESTIMATING PURPOSE ONLY

The 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results.
 The crop coverage premium illustrated are estimates. - Final Spring Crop premium determination will be made March 1, 2003 and Fall Crop premium determination will be made September 15, 2003 at the times USDA-RMA sets final crop planting prices and volatility factors.
 USE AT YOUR OWN RISK - Although every effort has been made to provide the most accurate information available from RMA, users must be aware that unintentional errors may remain, and errors originating at RMA are beyond our control. This software should not be used in place of official FCIC documents or be used to provide quotes in lieu of official underwriting company coverage quotations.

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Crop Coverage Analyzer
 Version 3.0.11
 Revised: 01-10-2003

1/24/2003

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FLB

MULTI PERIL CROP INSURANCE ANALYZER DETAIL



RICK GOSHERT
574-267-0132
Rick@goshertins.com

Goshert Insurance I.L.C.
888-648-0132
www.Goshertins.com

Producer: Producer
Location: Home Farm
State: Indiana
County: Allen

Crop: Corn (100 acres)

Crop Coverage Options Selected
Non-Irrigated, Planted Acres, Optional Units
, Harvest Price Option

Crop Revenue Coverage (CRC)

Plant Price	2.35	Coverage Level	85%	Average Yield	141.0
Harvest Price	2.35	Dollar Level	100%	Actual Yield	141.0

Trigger	
Average Yield * Plant Price * Coverage Level	\$281.65
Dollar Coverage	
Average Yield * Coverage Level * Plant Price	\$281.65
Loss Payment	
Trigger - (Actual Yield * Harvest Price)	\$0.00
Premium Per Acre	
Dollar Coverage * Rate Per Hundred	\$39.79
Subsidy Dollars	
Premium Per Acre * Subsidy Level	\$15.12
Producer Premium	
Premium Per Acre - Subsidy Dollars	\$24.67
Net Per Acre	
Loss Payment - Producer Premium	(\$24.67)
Net Total	
Net Per Acre * Number of Acres	(\$2,467.00)

WORKSHEET IS INTENDED FOR ESTIMATING PURPOSE ONLY

The 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results. The crop coverage premiums illustrated are estimates. - Final Spring Crop premium determination will be made March 1, 2003 and Fall Crop premium determination will be made September 15, 2003 at the times USDA-RMA sets final crop planting prices and volatility factors. **USE AT YOUR OWN RISK** - Although every effort has been made to provide the most accurate information available from RMA, users must be aware that unintentional errors may remain, and errors originating at RMA are beyond our control. This software should not be used in place of official FCIC documents or be used to provide quotes in lieu of official underwriting company coverage quotations.

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Analyzer
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Revised: 01-10-2003

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Page 1 of 7

FIG 13

MULTI PERIL CROP INSURANCE BREAK-EVEN THRESHOLDS



RICK GOSHERT
574-267-0132
Rick@goshertins.com

Goshert Insurance I.L.C.
888-648-0132
www.Goshertins.com

Producer: Producer
Location: Home Farm
State: Indiana
County: Allen

Crop: Corn (100 acres)

Crop Coverage Options Selected
Non-Irrigated, Planted Acres, Optional Units
, Harvest Price Option

CRC APH RA IP GRIP GRP AY

WITH NO CHANGES IN

Plant Price

Expected Yield

B/E Yield	109.4	113.2	111.5	103.9	124.2	125.5	125.5
B/E Price	1.82	-----	1.86	1.73	2.07	-----	-----

WITH CHANGES IN

Harvest Price
-vs- Plant

Actual Yield -vs-
Expected Yield

B/E Yield	109.4	113.2	111.5	103.9	124.2	125.5	125.5
B/E Price	1.82	-----	1.86	1.73	2.07	-----	-----

WORKSHEET IS INTENDED FOR ESTIMATING PURPOSE ONLY

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The crop coverage premiums illustrated are estimates. - Final Spring Crop premium determination will be made March 1, 2003 and Fall Crop premium determination will be made September 15, 2003 at the times USDA-RMA sets final crop planting prices and volatility factors.
USE AT YOUR OWN RISK. Although every effort has been made to provide the most accurate information available from RMA, users must be aware that unintentional errors may remain, and errors originating at RMA are beyond our control. This software should not be used in place of official FCIC documents or be used to provide quotes in lieu of official underwriting company coverage quotations

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Analyzer
Version 3.0.11
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FIG. 14

Producer Expenses

Enter Costs As

☒ Cost Per Acre
 ☐ Total Cost

Crop Expenses

	Cost Per Acre	Total Cost
Fertilizers	3.00	300
Pesticides	4.00	400
Seeds and plants	5.00	500
Subtotal:	33.60	3,360

Machinery Expenses

Insurance	6.00	600
Licenses	7.00	700
Repairs	8.00	800
Fuel	9.00	900
Lease	10.00	1,000
Subtotal:	40.00	4,000

General Expenses

	Cost Per Acre	Total Cost
Bad debt	11.00	1,100
Employee salaries	0.00	0
Building repair and maintenance	0.00	0
Cleaning and drainage	0.00	0
Electrical	0.00	0
Fence	0.00	0
Property taxes	0.00	0
Small tools	0.00	0
Soil testing	0.00	0
Storage/drying	0.00	0
Licences/permits	0.00	0
Telephone	0.00	0
Motor vehicle interest	0.00	0
Travel	0.00	0
Miscellaneous	220.00	22,000
Subtotal:	231.00	23,100

Totals

Grand Total:	30,460
100 Acres	
Cost Per Acre:	304.60

SAVE

VIEW
PROFILE

PRINT

EXIT

192

193

FIG 15A

MULTI PERIL CROP INSURANCE PRODUCER EXPENSES



RICK GOSHERT
574-267-0132
Rick@goshertins.com

Goshert Insurance LLC.
888-648-0132
www.Goshertins.com

Producer: Producer
Location: Home Farm
State: Indiana
County: Allen

Crop: Corn (100 acres)

Crop Coverage Options Selected
Non-Irrigated, Planted Acres, Optional Units
, Harvest Price Option

Crop Expenses	Cost Per Acre	Total Cost
Fertilizers	3.00	300
Pesticides	4.00	400
Seeds and plants	5.00	500
Subtotal:	33.60	3,360

Machinery Expenses	Cost Per Acre	Total Cost
Insurance	6.00	600
Licenses	7.00	700
Repairs	8.00	800
Fuel	9.00	900
Lease	10.00	1,000
Subtotal:	40.00	4,000

General Expenses	Cost Per Acre	Total Cost
Bad debt	11.00	1,100
Employee salaries	0.00	0
Building repair and maintenance	0.00	0
Cleaning and drainage	0.00	0
Electrical	0.00	0
Fence	0.00	0
Property taxes	0.00	0
Small tools	0.00	0
Soil testing	0.00	0
Storage/drying	0.00	0
Licenses/permits	0.00	0
Telephone	0.00	0
Motor vehicle interest	0.00	0
Travel	0.00	0
Miscellaneous	220.00	22,000
Subtotal:	231.00	23,100

Cost Per Acre:	304.60
Grand Total:	30,460

WORKSHEET IS INTENDED FOR ESTIMATING PURPOSE ONLY

The 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results. The crop coverage premiums illustrated are estimates. - Final Spring Crop premium determination will be made March 1, 2003 and Fall Crop premium determination will be made September 15, 2003 at the times USDA-RMA sets final crop planting prices and volatility factors. USE AT YOUR OWN RISK - Although every effort has been made to provide the most accurate information available from RMA, users must be aware that unintentional errors may remain, and errors originating at RMA are beyond our control. This software should not be used in place of official FCIC documents or be used to provide quotes in lieu of official underwriting company coverage quotations.

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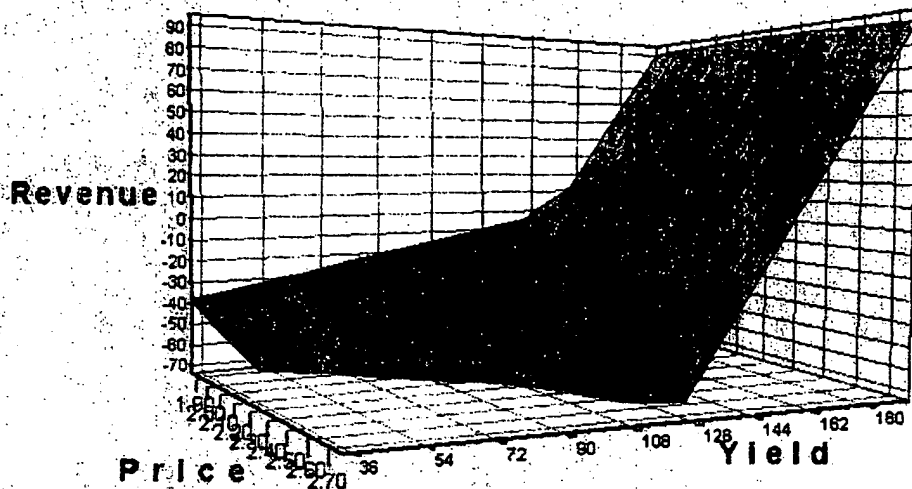
Crop Coverage
Analyzer
Version 3.0.11
Revised: 01-10-2003

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Page 1 of 1

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FIG 15B

Producer Risk Profile



Form Revenue

Loss Profit

Commodity Price

Yield

1.85	1.95	2.05	2.15	2.25	2.35	2.45	2.55	2.65	2.75	
89.98	89.98	69.98	89.98	89.98	89.98	89.98	89.98	89.98	89.98	195.00
51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	177.00
12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	159.00
5.32	-19.42	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	141.00
-10.72	-23.02	-35.32	-47.62	-53.92	-64.82	-64.82	-64.82	-64.82	-64.82	123.00
16.12	-26.62	-37.12	-47.62	-58.12	-68.62	-67.14	-65.65	-64.17	-62.68	105.00
21.52	-30.22	-38.92	-47.62	-56.32	-65.02	-61.74	-58.45	-55.17	-51.88	87.00
-25.32	-33.82	-40.72	-47.62	-54.52	-61.42	-56.34	-51.25	-46.17	-41.08	69.00
32.32	-37.42	-42.52	-47.62	-52.72	-57.82	-50.94	-44.05	-37.17	-30.28	51.00
37.72	-41.02	-44.32	-47.62	-50.92	-54.22	-45.54	-36.85	-28.17	-19.48	33.00

☒ Rotate
 ☐ Markers

☒ Move
 ☐ Original View

Zoom
 Price Spread

Yield Spread

Risk Management Product

- ☒ CRC
 ☐ IP
 ☐ AY
☐ APH
 ☐ GRIP
 ☐ None
☐ RA
 ☐ GRP

Coverage Levels

Coverage: 85%

Dollar: 100%

Local Price

2.15

CBOT Price

2.35

Producer Expenses

Premium Per Acre: \$24.67

Fixed Expenses: \$304.60

Total: \$329.27

Graph Print Options

☐ Original view

☒ Current view

PRINT

EXIT

FIG 16A

MULTI PERIL CROP INSURANCE PRODUCER RISK PROFILE



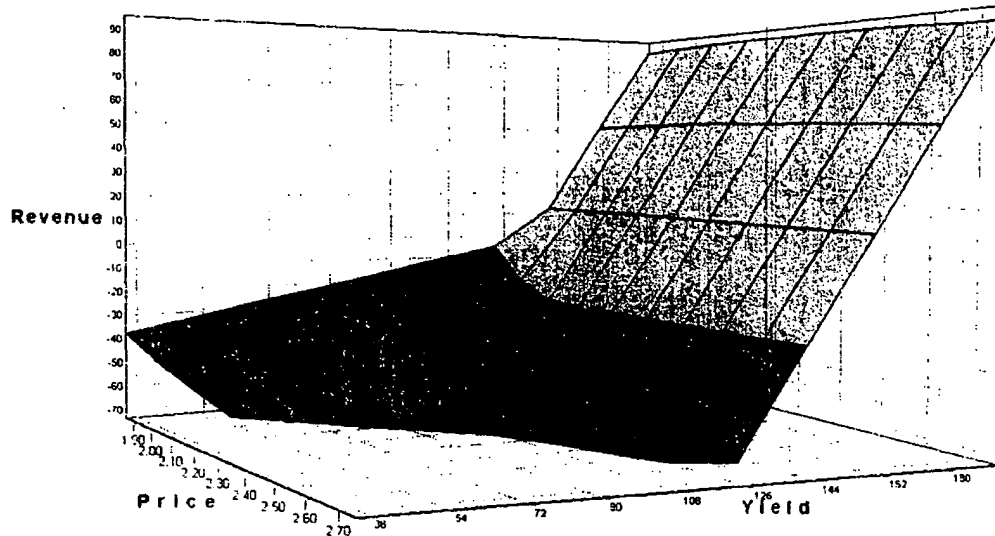
RICK GOSHERT
574-267-0132
Rick@goshertins.com

Goshert Insurance LLC.
888-648-0132
www.Goshertins.com

Producer: Producer
Location: Home Farm
State: Indiana
County: Allen

Crop: Corn (100 acres)

Crop Coverage Options Selected
Non-Irrigated, Planted Acres, Optional Units
, Harvest Price Option



Farm Revenue

Loss Profit

Commodity Price

Yield Risk Management Product: CRC

1.85	1.95	2.05	2.15	2.25	2.35	2.45	2.55	2.65	2.75	
89.98	89.98	89.98	89.98	89.98	89.98	89.98	89.98	89.98	89.98	195.00
51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	51.28	177.00
12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	159.00
-5.32	-19.42	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	-26.12	141.00
-10.72	-23.02	-35.32	-47.62	-59.92	-64.82	-64.82	-64.82	-64.82	-64.82	123.00
-16.12	-26.62	-37.12	-47.62	-58.12	-68.62	-67.14	-65.65	-64.17	-62.68	105.00
-21.52	-30.22	-38.92	-47.62	-56.32	-65.02	-61.74	-53.45	-55.17	-51.88	87.00
-26.92	-33.82	-40.72	-47.62	-54.52	-61.42	-56.34	-51.25	-46.17	-41.08	69.00
-32.32	-37.42	-42.52	-47.62	-52.72	-57.82	-50.94	-44.05	-37.17	-30.28	51.00
-37.72	-41.02	-44.32	-47.62	-50.92	-54.22	-45.54	-36.85	-28.17	-19.48	33.00

Coverage Levels

Coverage: 85%
Dollar: 100%

Local Price

2.15

CBOT Price

2.35

Producer Expenses

Premium Per Acre: \$24.67
Fixed Expenses: \$304.60

Total: \$329.27

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Analyzer
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Revised: 01-10-2003

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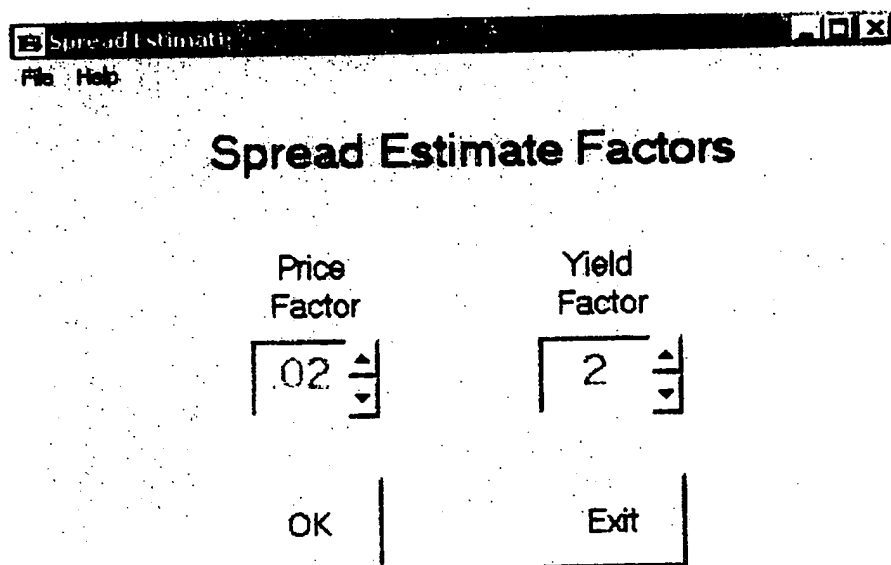
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Page 1 of 1

FIG 16B

Spread Estimate screen:

The Spread Estimate screen is used to set the the price and yield factors for the Spread Estimate report.

See the Spread Estimate report for detailed explanation of how these numbers are used.



The screenshot shows a window titled "Spread Estimate Factors" with a menu bar containing "File" and "Help". The window is divided into two columns. The left column is labeled "Price Factor" and contains a text box with the value "02" and a small up/down arrow icon. Below this is an "OK" button. The right column is labeled "Yield Factor" and contains a text box with the value "2" and a small up/down arrow icon. Below this is an "Exit" button.

Price Factor	Yield Factor
02	2
OK	Exit

After making any changes to the price and yield factors click the **OK** button to launch Spread Estimate report.

FIG 17A

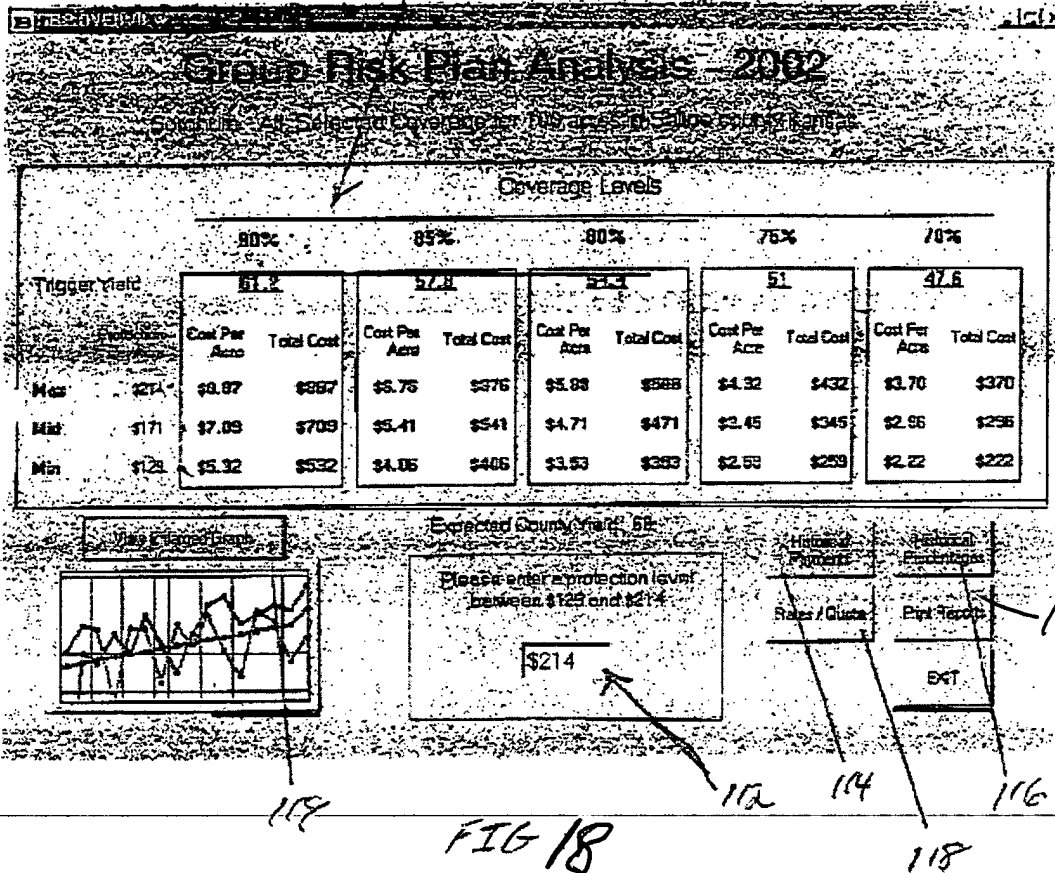
Spread Estimate report:

Commodity Coverage (CNC)					
Plant Price	2 32	Coverage Level	85%	Average Yield	137 4
Harvest Price	2 45	Dollar Level	100%	Actual Yield	137 4

C O M M O D I T Y P R I C E														
	210	215	220	225	230	235	240	245	250	255	260	265	270	275
Y	87.4	87.41	83.04	78.67	74.30	69.93	65.56	61.19	56.82	52.45	48.08	43.71	39.34	34.97
	92.4	76.91	72.29	67.67	63.05	58.43	53.81	49.19	44.57	39.95	35.33	30.71	26.09	21.47
	97.4	66.11	61.54	56.97	51.80	46.93	42.06	37.19	32.32	27.45	22.58	17.71	12.84	7.97
I	102.4	55.91	50.79	45.67	40.55	35.43	30.31	25.19	20.07	14.95	9.83	4.71	.00	.00
	107.4	45.11	40.04	34.67	29.30	23.93	18.56	13.19	7.82	2.45	.00	.00	.00	.00
	112.4	34.91	29.29	23.67	18.05	12.43	6.81	1.19	.00	.00	.00	.00	.00	.00
E	117.4	24.11	18.54	12.67	6.80	.93	.00	.00	.00	.00	.00	.00	.00	.00
	122.4	13.91	7.79	1.67	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	127.4	3.11	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
L	132.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	137.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
O	142.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	147.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	152.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	157.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	162.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	167.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	172.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	177.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	182.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
	187.4	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00

Report Layout Description

FIB 17B



GPR - Build New Case

Producer:
 Location:
 State:
 County:
 Crop:
 Acres:

F1619

GPR Case History

PRODUCER	LOCATION	State	County	Crop	Acres	Year	Actual Yield
PRODUCER	HOME FARM	KANSAS	Allen	Corn - All - Planted	100	1967	69.2
John Jackson	Back 40	Indiana	Elkhart	Corn - All - Planted	500	1968	65.2
John Jackson	Back 40	Texas	Lubbock	Cotton - New Irr.	400	1969	62.8
John Jackson	Back 40	Texas	Lubbock	Cotton - Irrigated	400	1970	66.1
						1971	63.2
						1972	72.8
						1973	70.1
						1974	77.2
						1975	78.6
						1976	79.7
						1977	80.5
						1978	82.1
						1979	83.3
						1980	84.5
						1981	86.7
						1982	88.8
						1983	89.2
						1984	89.4
						1985	91.1
						1986	92.6
						1987	94.7
						1988	95.8
						1989	96.3
						1990	100
						1991	101.8
						1992	103.5

F1620

120

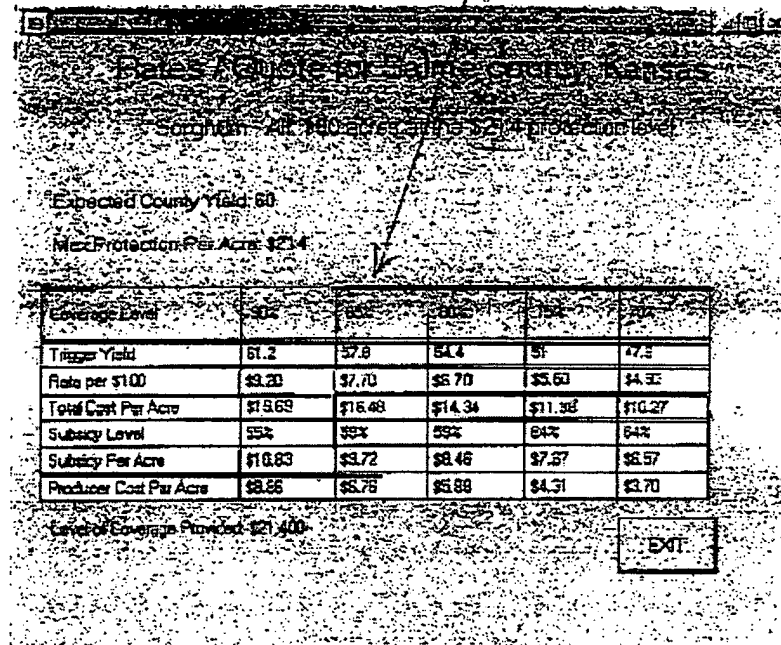


FIG 21

Historical Payments for Allen, Indiana						
Comp. All Payments 1000 acres at the 5164 price level						
Year	Price	Index	Comp. All	Comp. All	Comp. All	Comp. All
1977	94.7	96.7				
1978	95.5	98.3				
1979	98.3	111				
1980	110	108.5				
1981	121.5	101.5				
1982	133.5	119.4				
1983	135.4	121	39,555.44	37,504.53	35,073.52	32,918.53
1984	138.2	112				
1985	140.9	135.2				
1986	148.7	128.1				
1987	142.5	120.2				
1988	144.3	94.5	33,775.33	31,267.59		
1989	146.1	109.5				
1990	147.8	120.1				
1991	149.6	100.9	32,955.39	33,468.88		
1992	151.4	141.6				
1993	153.2	133				
1994	155	135.4				
1995	156.7	124.7				
1996	158.5	115.2	31,505.4			
1997	160.3	138.9				
1998	162.1	137				
1999	163.8	121.1				
2000	165.5	131.5				

FIG 22

GRP History Percentage screen:

Historical Percentages for Allen County, Indiana

Corn: at the \$464 protection level.

Year	Expected Yield	Actual Yield	Payment 50	Payment 65	Payment 80	Payment 75	Payment 70
1977	94.7	96.2	-	-	-	-	-
1978	95.5	93.3	-	-	-	-	-
1979	95.3	111	-	-	-	-	-
1980	109	108.5	-	-	-	-	-
1981	101.9	101.5	-	-	-	-	-
1982	103.6	118.4	-	-	-	-	-
1983	105.4	75.1	21.0%	18.0%	11.0%	5.0%	-
1984	107.2	112	-	-	-	-	-
1985	108.9	121.7	-	-	-	-	-
1986	110.7	126.1	-	-	-	-	-
1987	112.5	120.2	-	-	-	-	-
1988	114.3	94.5	8.0%	3.0%	-	-	-
1989	116.1	108.5	-	-	-	-	-
1990	117.9	123.1	-	-	-	-	-
1991	119.6	160.9	6.0%	1.0%	-	-	-
1992	121.4	141.6	-	-	-	-	-
1993	123.2	113	-	-	-	-	-
1994	125	138.4	-	-	-	-	-
1995	126.7	124.1	-	-	-	-	-
1996	128.5	118.2	-	-	-	-	-
1997	130.3	138.9	-	-	-	-	-
1998	132.1	137	-	-	-	-	-
1999	133.8	121.1	-	-	-	-	-

Sort by: Year

Sort Order: ☒ Ascending ☐ Descending

EXIT

Click either ascending or descending to determine the sort order. Then click the title to sort by that field.

FIG 23

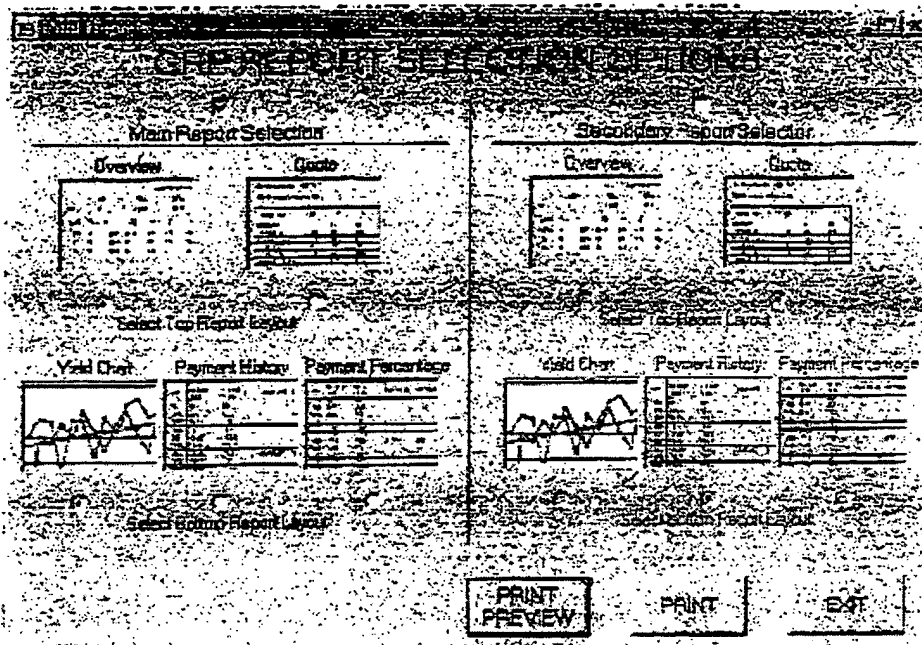


FIG 24



Group Risk Plan - Multi Peril

RICK GOSHERT

574-267-0132

Rick@goshertins.com

Goshert Insurance LLC.

888-648-0132

www.Goshertins.com

Producer: Producer

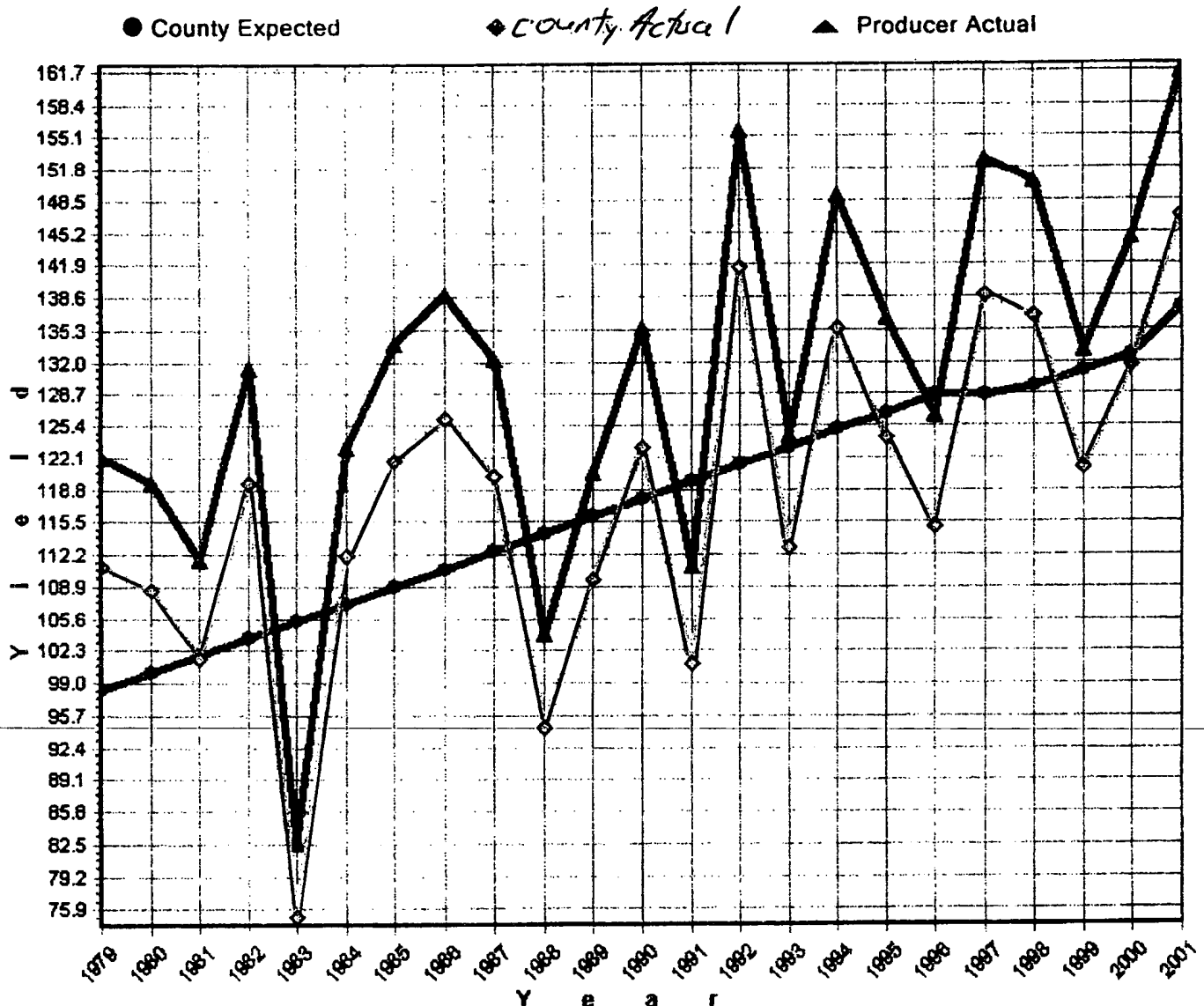
Location: Home Farm

State: Indiana

County: Allen

Crop: Corn (100 acres)

Historical Graph for Allen County, Indiana



WORKSHEET IS INTENDED FOR ESTIMATING PURPOSE ONLY

The 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS - National Ag Statistics Service and by the actual CBOT - Chicago Board of Trade and/or KCBOT - Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results. The crop coverage premiums illustrated are estimates. - Final Spring Crop premium determination will be made March 1, 2003 and Fall Crop premium determination will be made September 15, 2003 at the times USDA-RMA sets final crop planting prices and volatility factors. USE AT YOUR OWN RISK - Although every effort has been made to provide the most accurate information available from RMA, users must be aware that unintentional errors may remain, and errors originating at RMA are beyond our control. This software should not be used in place of official FCIC documents or be used to provide quotes in lieu of official underwriting company coverage quotations.

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GRP - Analyzer
Version 3.0.6
Revised: 10-04-2002

B

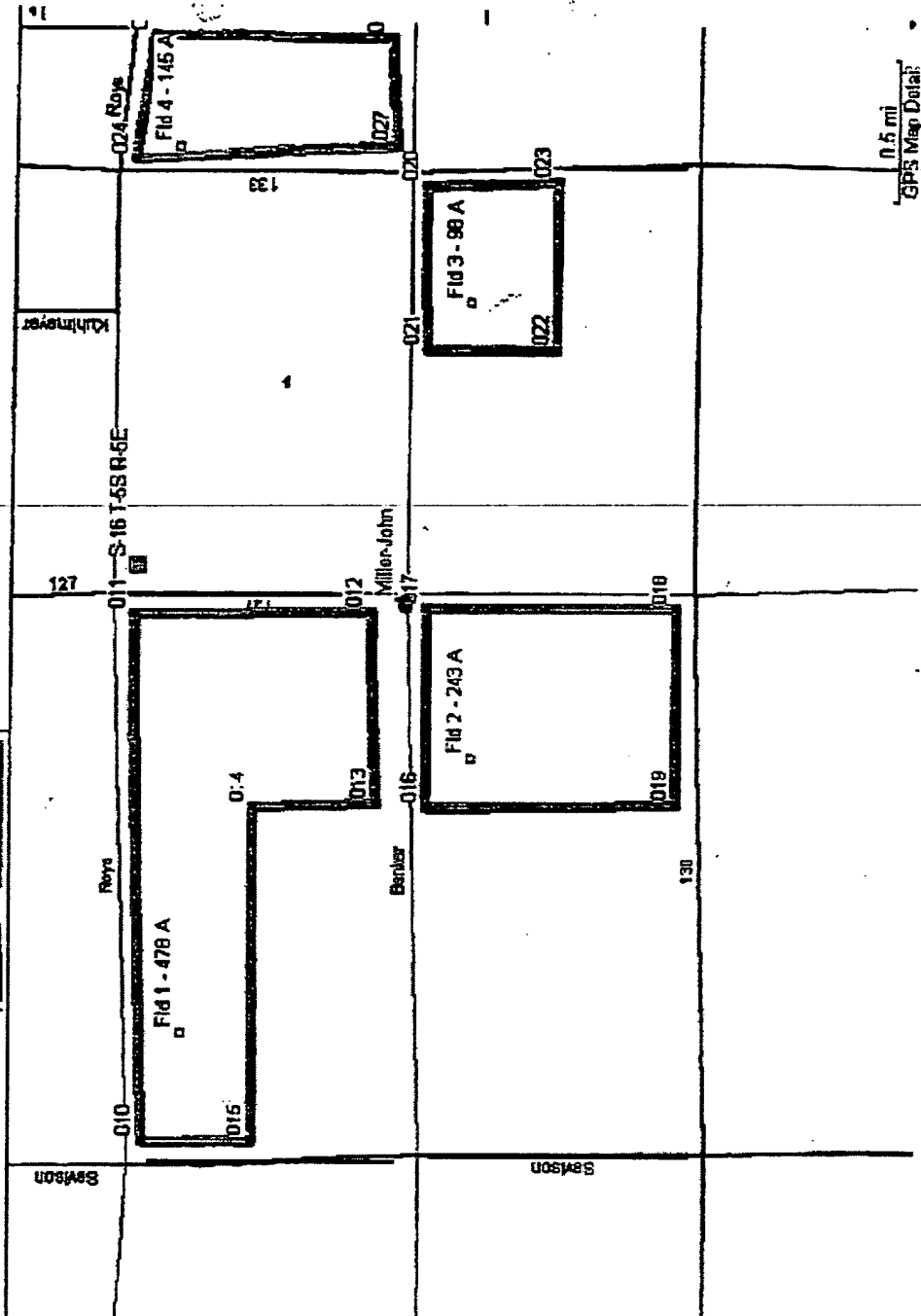
1/24/2003
3:31:23 PM
Page 1 of 1

FIG 25

FLB-26

US Road 0.5 mi

Navigation icons: Home, Back, Forward, Search, etc.





New overall Concept Name.

↳

F a R M S

& planning to tool build

402 Farming Risk Management Services

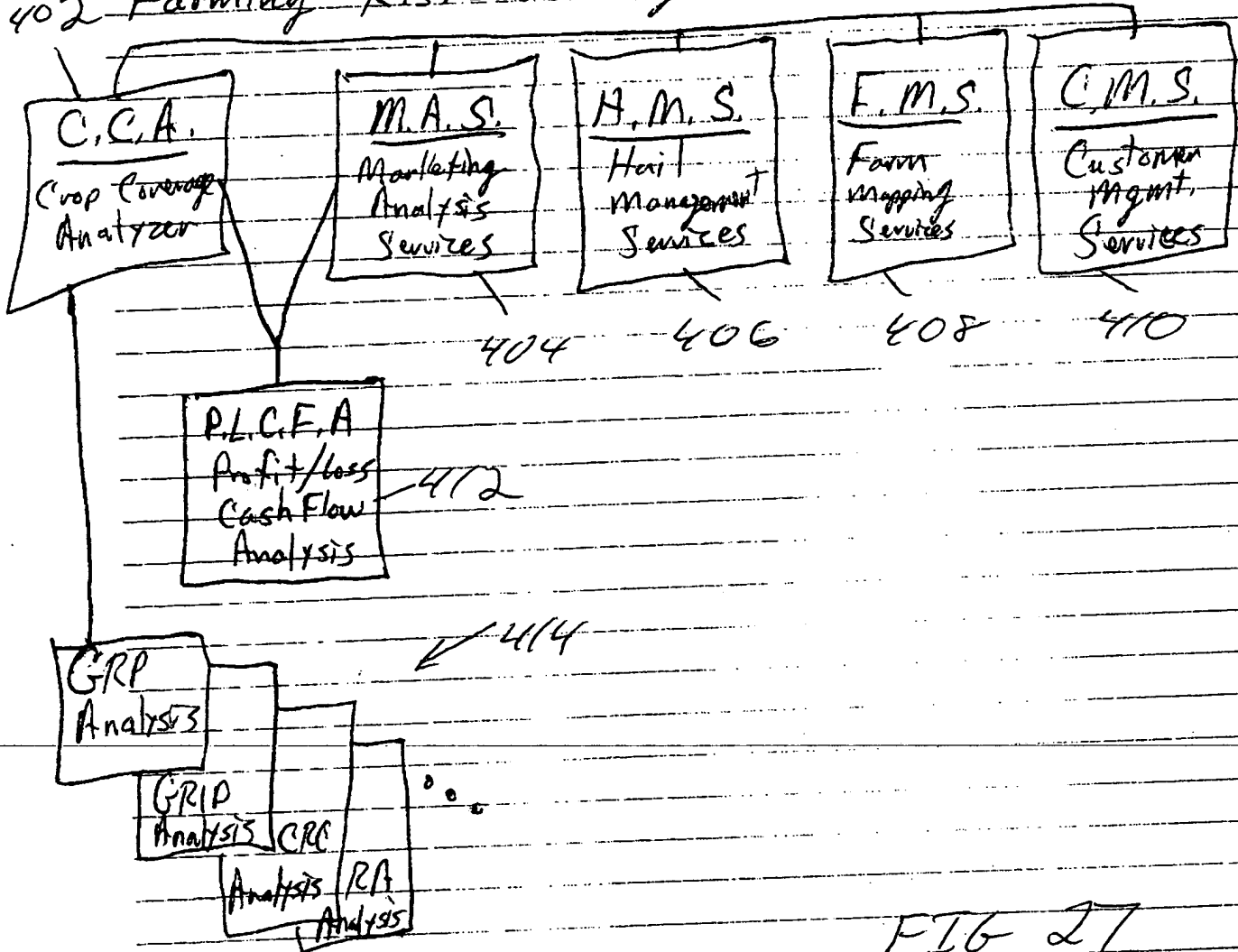


FIG 27

